The Solo Service Business Payment Guide

How to get paid faster without chasing clients.

Set up your payment system in a weekend.
Stop having the awkward money conversation forever.

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payable.at

Free guide. No strings attached.

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Chapter 1

The Payment Problem Nobody Talks About

You're good at what you do. You clean houses, train clients, fix plumbing, take photos, walk dogs, detail cars. You know your craft. But nobody taught you how to get paid.

So you do what everyone does. You finish the job, and then you have The Conversation.

> "How do you want to pay? I can do Venmo, Zelle, PayPal, check, credit card, whatever works."

The client says they'll Venmo you later. Later turns into tomorrow. Tomorrow turns into you wondering if it's too soon to follow up. You send a casual text. No response. Now it's been a week and you're composing a message in your head that sounds professional but not desperate.

This is the payment problem. It's not that clients are trying to rip you off. Most of them fully intend to pay. The problem is friction. You're making it hard for them and uncomfortable for you.

This guide fixes that. By the end, you'll have a simple payment system that eliminates the awkward conversation, makes it easy for clients to pay however they want, and follows up automatically when they forget.

No accounting degree required. No expensive software. Just a system that works.

Chapter 2

When to Collect Payment

The single biggest mistake service providers make is waiting until after the job to figure out payment. By then, you've done the work, the client has what they want, and your leverage is gone.

Before the Job: Deposits

For any job over $200, or for any new client you haven't worked with before, require a deposit before you start. A 50% deposit is standard across most service industries.

The deposit does three things. It confirms the client is serious. It protects you if they cancel. And it normalizes the money conversation early, so the final payment isn't awkward.

Don't call it a deposit. In some states, deposits are legally refundable. Call it a booking fee, a scheduling fee, or a retainer. Whatever you call it, make it non-refundable and put that in writing.

During the Job: Milestone Payments

For larger projects (renovations, multi-session coaching, ongoing services), break the total into milestones. For example, 50% to start, 25% at the halfway point, 25% on completion.

Milestones keep cash flowing throughout the project and reduce your exposure if the client disappears mid-project.

After the Job: Final Payment

For smaller, repeat services (cleaning, dog walking, training sessions), collecting after the job is fine as long as you have a system. The key is collecting the same day, not "whenever they get around to it."

Send the payment request immediately when the job is done. Not later that evening. Not the next day. Right then. The longer you wait, the less urgent it feels to the client.

The Rule of Thumb

New client or big job: deposit before, balance on completion. Repeat client, small job: payment same day. Ongoing relationship: weekly or monthly billing on a set schedule.

Chapter 3

How to Set Your Payment Terms

Payment terms are the rules you set for how and when clients pay you. Most solo service providers don't have written payment terms. They should.

Due on Receipt vs. Net Terms

"Due on receipt" means payment is expected immediately when the client receives the request. This is ideal for most service businesses. You did the work, you want to get paid now.

"Net 15" or "Net 30" means the client has 15 or 30 days to pay. This is common in corporate and B2B work. If you work with businesses or property managers, they may expect net terms. For individual clients, stick with due on receipt.

Late Fees

You can charge late fees, and you should mention them in your terms even if you rarely enforce them. The threat of a late fee motivates payment more than the fee itself.

A standard late fee is 1.5% per month on the outstanding balance, or a flat $25 fee after 15 days. Check your state's laws on maximum late fee amounts.

The key is stating the late fee policy before you start work, not after a payment is overdue.

Accepted Payment Methods

List every payment method you accept. This sets expectations and eliminates the back-and-forth later.

> Example: "We accept Venmo, Zelle, PayPal, credit card, and check. Visit [your Payable.at link] to pay using your preferred method."

Put It in Writing

Your payment terms should appear in three places: your service agreement or contract (even a simple one-page version), the confirmation message you send when booking a job, and your payment page or invoice.

You don't need a lawyer to write payment terms. Keep them short, clear, and specific.

Chapter 4

Which Payment Methods to Accept

The short answer: as many as you reasonably can. Every payment method you don't accept is a reason for the client to delay.

Here's what to consider for each major option.

Zelle

Free for both sides. Money goes directly to your bank, usually within minutes. The downside is there's no shareable link, no invoicing, and no buyer protection. Best for repeat clients you trust.

Venmo (Business Profile)

1.9% + $0.10 per transaction. Familiar to most people under 50. A business profile keeps your personal and business transactions separate. No invoicing or reminders built in.

PayPal

3.49% + $0.49 per transaction. The most universally recognized platform. Lets clients pay by credit card without you setting up a merchant account. Fees are the highest of the bunch.

Credit Card via Square

2.6% + $0.10 per in-person transaction, 2.9% + $0.30 online. Free card reader for in-person payments. Clean invoicing built in. Good for clients who want to tap a card on-site or pay online through a link.

Cash App (Business)

2.75% per transaction. Quick and simple for small amounts. Business account gives you a separate profile. Feels casual, which may not work for higher-end services.

Check

Zero fees. Slower (mail time plus clearing time). Some corporate clients and older clients still prefer checks. Always good to offer as an option.

The Recommended Starting Stack

At minimum, accept Zelle (free, fast), Venmo (most clients have it), and one credit card option (Square or PayPal). Add others as needed based on your client demographics.

The important thing is not to pick one and force every client to use it. Let them choose. That's what gets you paid fastest.

Chapter 5

Setting Up Your Payment Page

Once you've decided which payment methods to accept, put them all on one page. This is the single highest-leverage change you can make to how you get paid.

Instead of texting different handles, links, and instructions to every client, you send one URL. Every time. Same link. The client opens it, sees every option, and picks whatever is easiest for them.

What a Payment Page Looks Like

A payment page is simple. It shows your name or business name, every payment method you accept with direct links or instructions, and optionally your logo and brand colors.

That's it. It's not a website. It's not an invoice. It's just one page that answers the question "how do I pay you?"

How to Set One Up

The fastest way is Payable.at. Sign up, add your payment methods, and you get a link like payable.at/yourname. You can also connect Square to accept credit cards directly through your page.

You could also build a simple page on your own website, or use a tool like Carrd ($19/year) to create a standalone payment page. The method matters less than having one at all.

Where to Share It

Put your payment link everywhere: in your email signature, in your booking confirmations, in your service agreements, in your text message templates, in your social media bio. The more places it appears, the fewer times you'll have to explain how to pay you.

Chapter 6

How to Send Payment Requests

A payment page solves the "how do I pay you" problem. But it doesn't tell the client how much to pay or when. That's what payment requests are for.

What's a Payment Request?

A payment request is a message to a specific client with a specific amount and a link to your payment page. It says "you owe $300 for today's service" and gives them a way to pay immediately.

It's lighter than an invoice. No line items, no tax calculations, no PDF attachment. Just an amount, a note, and a link.

When to Send One

Send a payment request immediately after every completed job. Don't wait until you get home. Don't batch them at the end of the week. The moment the work is done, send the request.

For deposits, send the request when the client books. For milestone payments, send it when the milestone is reached. For recurring services, send it on your billing day (pick one and stick with it).

How to Word It

Keep it simple and direct. Don't apologize for asking to be paid.

> "Hi Sarah, here's the payment request for today's cleaning ($150). You can pay however works best for you: [payment link]. Thanks!"

That's it. Short, professional, no awkwardness.

Tools for Payment Requests

Payable.at lets you send payment requests with a specific amount. The client gets a notification with a link to your payment page. If they don't pay, automatic reminders follow up (more on that in the next chapter).

You can also send payment requests manually via text or email with a link to your payment page. This works fine but you lose the automatic reminder feature.

Chapter 7

Automating Follow-Up So You Never Chase Again

This is the chapter that changes everything. Most service providers lose money not because clients refuse to pay, but because clients forget and nobody follows up.

You don't follow up because it feels awkward. The client doesn't pay because they genuinely forgot. The money sits in limbo until someone blinks.

Automatic reminders fix this completely.

Why Automatic Reminders Work

When a system sends a reminder, it doesn't feel personal. The client gets a nudge from a tool, not a passive-aggressive text from you. This actually makes the relationship better because you're never the one asking for money.

The client sees a professional reminder, thinks "oh right, I need to pay that," and does it. No awkwardness on either side.

How to Set Them Up

With Payable.at, reminders are built into payment requests. You send a request, and if the client doesn't pay, the system sends follow-ups on a schedule. You don't write the reminder. You don't decide when to send it. It just happens.

If you're using invoicing software like FreshBooks or Wave, they also offer automatic payment reminders on invoices. The key is turning them on. Most people have this feature and never use it.

The Reminder Schedule That Works

Day 1: Payment request sent. Day 3: First reminder if unpaid. Day 7: Second reminder. Day 14: Final reminder with a firmer tone.

Most clients pay after the first reminder. The ones who need two or three reminders aren't bad clients. They're busy people who needed a nudge.

The Result

Once you set up automatic reminders, you will never send an awkward follow-up text again. That alone is worth every minute you spend setting up this system.

Chapter 8

Handling Non-Payment

Even with a perfect system, you'll occasionally have a client who doesn't pay. Here's how to handle it without losing your mind.

Step 1: Don't Panic

Most non-payment isn't malicious. The client forgot, got busy, had a family emergency, or is dealing with a cash flow issue of their own. Give the system time to work. If you have automatic reminders running, let them do their job through the full cycle before you escalate.

Step 2: Send a Personal Message

After the automatic reminders have run their course (usually 14 days), send a personal text or email. Keep it brief and non-confrontational.

> "Hi Sarah, I wanted to follow up on the payment for the August 15th cleaning ($150). Is everything okay? Happy to work something out if needed. Here's the payment link: [link]."

This gives them an opening to explain without feeling accused.

Step 3: Send a Formal Demand

If 30 days pass with no payment and no communication, send a more formal message. State the amount owed, the date of service, and a deadline for payment (7 days is standard). Mention that you'll need to explore other options if payment isn't received.

You don't need to threaten legal action. The formality of the message usually gets a response.

Step 4: Know When to Walk Away

For amounts under $200, it's rarely worth pursuing beyond a demand letter. Your time has value. Send the demand, and if nothing happens, move on and add that client to your "require deposit upfront" list.

For larger amounts, small claims court is an option in most states for amounts up to $5,000-$10,000. Filing fees are typically $30-$100.

Prevention Is the Real Answer

The best non-payment strategy is prevention. Require deposits from new clients. Use payment requests with automatic reminders. Collect payment the same day the work is done. If you do these things consistently, non-payment becomes extremely rare.

Chapter 9

The Complete Payment System

Here's everything from this guide condensed into a simple system you can set up this weekend.

The Three Tools You Need

1. A Payment Page

One link that shows every way a client can pay you. Set this up on Payable.at or your own website. This replaces the "how do you want to pay" conversation forever.

2. A Credit Card Processor

Set up Square to accept card payments. Free card reader for in-person payments, no monthly fee, just 2.6% + $0.10 per tap. Also lets you send payment links online. This covers clients who don't use Venmo or Zelle.

3. A Bookkeeping Method

A simple spreadsheet tracking date, client, amount, payment method, and status. Upgrade to Wave (free) or QuickBooks when your volume justifies it.

The Workflow

Client books a job: Send a payment request for a 50% deposit via your payment page. Client picks their preferred method and pays.

Job is completed: Send a payment request for the remaining balance immediately. Same link, same process.

Client doesn't pay: Automatic reminders follow up at day 3, day 7, and day 14. You do nothing.

End of month: Check your bank statements, log payments in your spreadsheet. Everything matches because you have a clear record.

The Total Cost

Tool	Cost
Payable.at (Pro)	$19/month
Square	No monthly fee
Spreadsheet or Wave	Free
Total	**$19/month**

For less than the cost of one skipped payment, you have a complete system that handles collection, follow-up, and record keeping.

Start Today

You don't need to do everything in this guide at once. Start with one thing: create your payment page. Put all your payment methods on one link and start sending it to clients instead of having the payment conversation.

You can add deposits, payment terms, and automatic reminders later. But the payment page is the foundation. Once you have it, everything else gets easier.

Set yours up free at **payable.at**

About Payable.at

Payable.at is the simplest way to get paid by clients. One link with every way to pay you. Payment requests with automatic reminders. No invoicing complexity, no expensive software, no chasing.

Built by Austin, a real estate appraiser who got tired of texting payment instructions to every client.

Create your free payment page at **payable.at**

Questions? Contact support@payable.at